

## PRESS RELEASE / MARCH 2025

# MCA Releases Study on Mobile Telephony Providers' Compliance with Consumer Protection Norms

The Malta Communications Authority (MCA) has today published a report detailing the findings of a mystery shopping study it conducted in 2023 and 2024 to assess the compliance of local mobile providers to consumer protection norms.

In 2023, the MCA conducted a mystery shopping exercise, subscribing to a mobile post-paid plan from each of Malta's three mobile providers to evaluate their adherence to consumer protection requirements. Following the identification of shortcomings, providers were informed and given the opportunity to take corrective action. In 2024, the MCA repeated the exercise to assess improvements in compliance with consumer protection measures.

#### **Key Areas of Assessment**

The key consumer protection measures tested included the:

- 1. Provision of accurate information at the point of sale;
- 2. Delivery of all contractual documentation before and after contract conclusion;
- 3. Full disclosure of information in contracts;
- 4. The right to opt in or out of directory services;
- 5. The process for obtaining consumers consent when entering a contract;
- 6. Accessibility to itemised bills;
- 7. Termination procedures.

#### Findings of the Study

The last mystery shopping exercise conducted in 2024 highlighted both significant progress when compared to the previous year's exercise and areas requiring further improvement in providers' compliance with consumer protection rules. While notable improvements were observed, a limited number of shortcomings persist primarily due to minor omissions, human errors, and inconsistencies in adhering to established protocols.

#### Key findings included:

- Some gaps in the contractual documentation, such as missing details on Quality of Service (QoS) parameters, termination fees, and consumer remedies.
- Errors in contract summaries and inconsistencies in customer service interactions, such as failing to verify customer identities or clearly explain the purpose of required signatures.
- Some facilities, like online access to itemised bills and compliance with directory service preference requirements, were not always provided efficiently.

While these issues were not systematic, they highlight the need for strengthened operational processes. In response, all providers confirmed adopting monitoring measures to improve adherence to requirements.

### **Corrective Actions and Provider Cooperation**

Providers responded proactively to the MCA's feedback, addressing most shortcomings and committing to further improvements. Key corrective actions taken included:

- Revising contractual templates to eliminate errors and to ensure the disclosure of all required information;
- Introducing new digital tools to enhance consumer accessibility;
- Amending internal protocols to clarify processes;
- Providing targeted training to staff to address knowledge gaps.

These measures reflect providers' commitment to meeting regulatory obligations and improving the consumer experience. In cases where discrepancies persisted, providers have committed to working with the MCA to implement longer-term solutions.

The MCA will continue monitoring providers' commitments in addressing any outstanding issues with the aim of safeguarding consumer rights.

The full report may be accessed on MCA's website by clicking here.